

বিসিএস লিখিত প্রস্তুতি

(হ্যান্ডনোট)

বিষয়ঃ ইংরেজি রচনা

লেখক

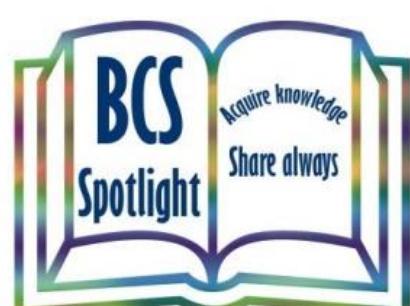


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বিসিএস স্বপ্নসারথিদের স্বপ্ন পূরণে লিখিত পরীক্ষার সহায়ক হিসেবে আমার হ্যান্ডনোটটি ই-বুক হিসেবে প্রকাশিত হলো। ই-বুকটির কোন অংশ পরিবর্তন না করে, যে কোন ফেসবুক গ্রুপ, পেজ, ওয়েবসাইট বা ব্লগে শেয়ার করতে পারেন। সহযোগিতার উপকৃত হলে আমার চেষ্টা ও শ্রম সার্থক হবে। উল্লেখ্য, নোটটি বাণিজ্যিক উদ্দেশ্যে ব্যবহার না করার জন্য বিনীতভাবে অনুরোধ করা যাচ্ছে।

বিনীত

অঙ্গন সরকার

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"We are all now connected by the internet like neurons in a giant brain" - Stephen Hawking

① Cybercrime and Bangladesh

The Internet has revolutionized how individuals interact with each other. After four years of the internet, fifty million people are connected to its this global network. It took the radio thirty-eight years to reach each fifty million users and a mere sixteen years for the computer to reach fifty million users. The popularity of the internet is growing exponentially.

A new strain of crime has developed through the invention of the computer and internet: cyber crime. Cyber crime is when a men use computers or networks as a tool, place, or target for criminal activity and behavior.

Written by: Anjan Sarker

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Debarati Halder and K. Jaishankar, Indian famous lawyers, define cybercrimes as "Offences that are committed against individuals or groups of individuals with a criminal motive to intentionally harm the reputation of the victim or cause physical or mental harm, or loss, to the victim directly or indirectly, using modern telecommunication networks such as internet (chat rooms, emails, notice board and groups) and mobile phones (SMS/MMS).

The internet in Bangladesh is growing rapidly. An estimation of BTRC shows that almost more than five crore users of internet are now using internet.

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regularly. Internet has given rise to new opportunities in every field we can think of - be it entertainment, business, sports or education. There are two sides of a coin.

Internet has also its own disadvantages

one of the major disadvantages is cyber crime - illegal activity committed on the internet. The internet, along with its advantages, has also exposed us to security risks that come with connecting to a large network. Computers today are misused for illegal means. Activities like e-mail, espionage, credit card fraud, software piracy and so on, spams which invade our privacy and offend our senses.

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"The Modern thief can steal more with a computer than a gun. Tomorrow's terrorist may be able to do more damage with a keyboard than with a bomb"

the term "cyber crime" has been evolved from two words 'cyber' and 'crime'. crime is more or less known to each individuals on his own stand point.

'Cyber' is almost vague in meaning so if any time anybody uses the prefix 'cyber' we simply mean, he is talking about something is doing online for there has certain networking system. Actually anything related to

(5)

internet falls under the Cyber category.

Cyber crime at this is a broadly used term to describe criminal activity committed on computers or the internet.

origin: The first recorded cyber crime

took place in the year 1820. That is not surprising considering the fact that the abacus, which is thought to be the earliest form of a computer, has been

around since 3500 B.C. in India Japan

and China. The era of modern computers, however, began with the analytical engine of Charles Babbage. In 1820, Joseph-Marie Jacquard, a textile manufacturer in France produced the loom. This device allowed

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the repetition of a series of steps in the weaving of special fabrics.

This resulted in a fear among jacquard's employees that their traditional employment and livelihood were being threatened.

They committed acts of sabotage to discourage jacquard from further use of their new technology. This is the first recorded cyber crime.

Catagories of cyber crime:

① cyber crime against persons.

② cyber crime against property

③ cyber crime against government

In 2007, a series of cyber attacks

began in Estonian organizations including

(2) (X)

Estonian parliament, banks, ministries, newspapers, broadcasters,

other government agencies of Estonia

Types of cyber crime:

① Hacking → WikiLeaks

② Virus Dissemination →

③ Software piracy →

④ Pornography →

⑤ Denial of service Attack →

⑥ Debit and credit card Scam →

⑦ Threatening →

⑧ DRC crime →

⑨ cyber defamation →

⑩ cyber dissemination →

Malicious software spread to mobile

mobile devices and information leaked

Cyber crime in Bangladesh

- On August 23, 2004, an email was sent to Bangla daily threatening to kill Sheikh Hasina. After two days, on August 25, 2004, another email was sent to the Bangladesh Police Head-quarters issuing threat to Khaleda Zia including some parliament members.
- Credit Card Scamming
- Bangladesh Bank - 81 million dollar was heisted by cracking SWIFT Code - 4 FEB 2016
- In 2008 one group of people hacked the web sites of Rapid Action Battalion in Bangladesh.
- Hacking of 12 hours Skype conversation between International Crimes Tribunal chairman and AD Expertise in Brussels.

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Cyber Law in Bangladesh:

- Information and communication Technology Act 2 in 2006.
- Set up 'cyber Tribunal' in Dhaka, recently.
- Law ministry has issued a gazette notification on the establishment of the tribunal (January 28, 2013) under the Information and communication technology Act 2006 in Dhaka to exclusively try

on-line crimes in speedy manner.

How to prevent oneself

- Use strong ID and password.
- Make sure the using computer is secured with firewall.
- Use licenced Anti-virus software.
- Should not share personal on-line information with anyone.
- Make sure the ~~genuine~~ website is secured.
- Try to keep the operating system up to date.
- Malware protection.

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Cyber Attack to listed ten countries

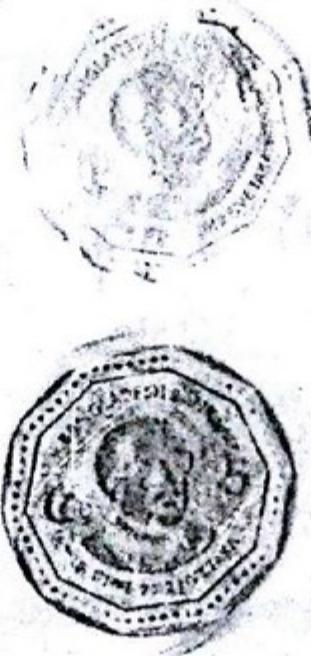
(Forbes magazine statistics -2014)

country	percentage
① USA	28%
② China	9%
③ Germany	6%
④ Britain	5%
⑤ Brazil	4%
⑥ Spain	4%
⑦ Italy	3%
⑧ France	3%
⑨ Turkey	3%
India	3%
Remaining	35%

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→ A Report sponsored by McAfee, renowned anti-virus, estimates that the annual damage to the global economy is at \$ 445 billion. (Wikipedia)

by ver



②

E-Governance

⑫

E-governance, meaning 'electronic governance' is using information and communication technologies (ICTs) at various levels of the government and the public sector and beyond, for the purpose of enhancing governance.

According to Keohane and Nye (2000) "

According to UNESCO, E-governance is the

public sector's use of information and communication technologies with the aim of improving information and service delivery.

encouraging citizen participation in the decision-making process and making

government more accountable, transparent

and effective. (www.unesco.org)

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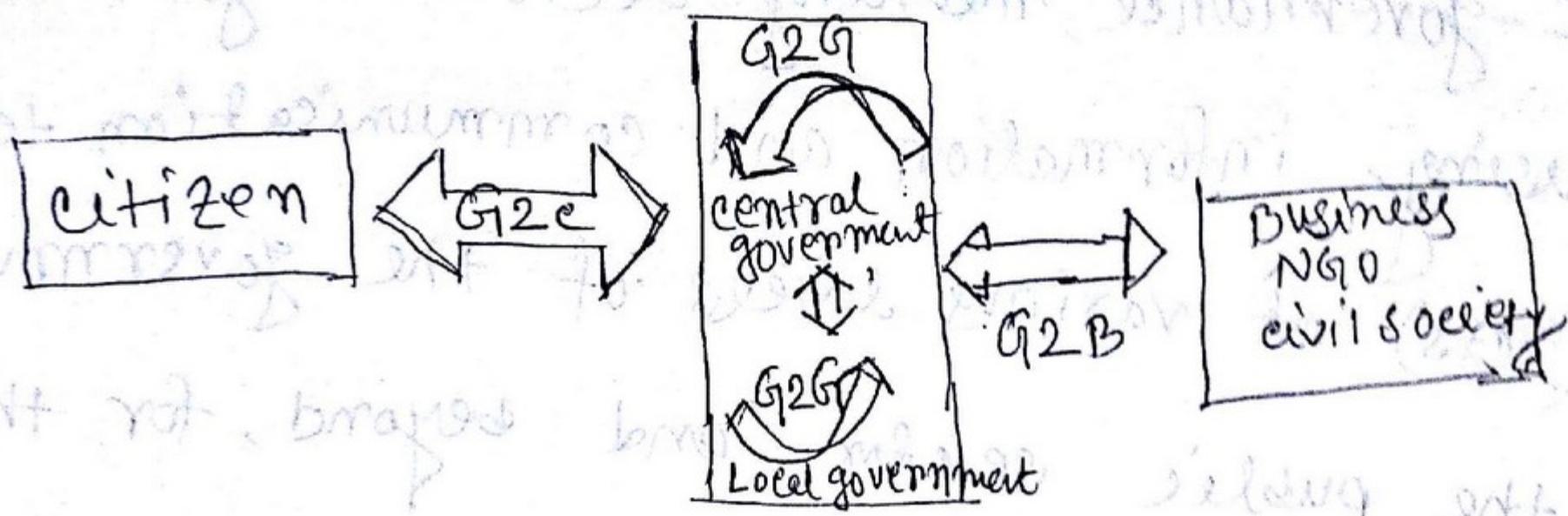


Fig: E-governance Model.

Models of E-Governance has three elements, in other sense four -

① G2C = government provides the electronic services for citizen

that means the interactions of citizens with govt.

② G2B = Government to Business involves interactions of entities

with the govt. ~~employees~~ G2B includes two-way interactions and transactions

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Government to business and Business to government (B2G). For example tax filing on govt. procurement process through the internet.

③ G2G = Government to government (G2G)

involves interactions between govt. official or between b/w central government with local government. For example using e-mail to local government to exchange information.

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Sometimes G2B = government to Employee involve interaction between govt. and govt. employees regarded as a part of model but basically it is a part of (G2G) process.

The goal of e-governance

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#

YEAR	RANK	SCORE
2014	119	3.21
2012	113	3.20
2011	115	3.19
2010	118	3.01
2009	130	2.20

Fig: position of Bangladesh in
ICT sector.

positive output of E-governance in
Bangladesh -

① Establish good-governance

② Ensuring information right for the
public

③ Developing the relation between
government and public

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- ④ counteracted the corruption
- ⑤ Administrative acceleration of
- ⑥ Transparency in explanation of Administration.
- ⑦ Acceleration in trade and business procedure.
- ⑧ provide the public service to the mass people.
- ⑨ Save the Environment.

challenges to implement E-Governance:

- ① Bureaucracy
- ② political unrest
- ③ financial limitations.
- ④ security issue.
- ⑤ Insufficient knowledge of ECAs
- ⑥ Lack of Human Resource
- ⑦ Lack of willingness to accept newness.

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⑨ limitation of infrastructure

⑩ high rate internet cost and slow speed.

Measurement taken by government

to implement E-governance:

① Established hi-tech park in Hazipur.

② Ensured sufficient electricity

③ passed ICT Act - 2009

④ Trying to provide internet access through the country.

⑤ passed a bill to provide broadband internet in every union of the country.

⑥ ICT in Master Plan-Bam

⑦ Budgeted 34370 crore tk in

⑧ Budgeted 2015-2016 FY for ICT.

⑨ Development of e-governance for

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The nation with well over 120 million mobile subscribers and 43 million Internet subscribers enjoys the fruits of e-governance in numerous areas of activities.

Popular examples of available e-services are: Registration for admission to academic institution, publication of result of examinations, registration for jobs abroad, registration for pilgrimage, delivery of official forms, online submission of tax return, online tendering, online banking and many more. SMS services for lodging complaints to police stations, online bill payments for utility services, e-passport

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video conferencing for the treatment of diseases, video conferencing for administrative activities are special examples of e-services available for rural Bangladesh. Setting up nearly five thousand union Information service centre is a great boost for e-service delivery, especially for rural areas.

Surendra
Kumar
Sinha

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Information Technology (Ict): Problems/prospects

② 20

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Information and communications technology or popularly known as (ICT) is an umbrella term that includes any communication device or application, encompassing: radio, television, cellular phones, computer and television, cellular phones, computer and network, hardware and software, satellite systems and so on, as well as the various services and applications associated with them such as videoconferencing and distance learning. Wherever we go, we hear a lot about #ICT. But a few people have a clear concept of

According to the "European Commission", the importance of ICT policies lies in the technology itself, than in its ability to create greater access to information and communication in

(21)

underserved people/population!

Initial

Internationally, the United Nations actively promotes ICT for

Development (ICTAD) as a means of bridging the "digital divide".

Scope of ICT industry %

① The money spent on IT worldwide has been ~~at~~ most recently estimated at US \$ 6.5 trillion and is currently growing at 7% per year - doubling every 15 years.

② India occupies first place in South Asia ~~having~~ in ICT industry

③ USA needs an additional 600,000 programmers by the year 2008.

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ICT Education in Bangladesh

- ① private institution.
- ② National curriculum of Bangladesh has made ICT book as compulsory subject from class six to twelve.
- ③ There are opportunities of diploma courses.
- ④ Aptech computer education in Bangladesh is another leading institution which offers a number of ISO certified courses.
- ⑤ Reputed public universities like BUET, DU, KU, RU, RUET, CVET, CV, MIST, provides computer science as a partial that fulfills the demand of ICT.

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problem of IT Industry in Bangladesh

- ① Lack of Investment
- ② Language problem
- ③ Financial Inability.
- ④ Curriculum of universities are not according to ICT industry
- ⑤ Infrastructure problem.
- ⑥ high cost of internet.
- ⑦ Resources materials are not sufficient.
- ⑧

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Prospects of ICT industries in Bangladesh

- ① Substantial number of unemployed youth forces, need to train them
- ② A good number of skilled Bangladeshi ICT professionals have made their mark in the US market.
- ③ High-tech park was built up in Gazipur.
- ④ Infrastructure of ICT sector is growing rapidly.
- ⑤ Government has deducted VAT rate from ICT based equipments.
- ⑥ Government inaugurated BSC services in 2012 and planning to open 4G service.
- ⑦ Government has opened many vocational courses which can train undergraduate students to get proper ICT knowledge.

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Recommendation for the development of ICT industry in Bangladesh:

- ① To strengthen BCC (Bangladesh computer council) and make it responsible for imparting higher level special need based training to ICT professionals graduating from various institutions.
- ② Create a fund for supporting ICT research and development activities administrated by the BCC.
- ③ To create a database of Bangladeshi ICT professionals.
- ④ Re-design the course-curriculum of Computer and ICT integrated subjects.
- ⑤ To set up a communication hub and Internet nod in Bangladesh.

ICT Ranking - 145 (2015)

(20)

⑥ Reduce the vat of ICT based equipment

⑦ Communication with other countries should be more friendly without any diplomatic hazard.

Advised by Prof. Jamilur
Reza Choudhury

ICT Ranking of - 2015

ICT Development Index
with Wikipedia

country	number	rating	country	number	rating
Korea	1	8.93	Finland	11	8.36
Denmark	2	8.88	Australia	12	8.29
Iceland	3	8.86	U.S.A	13	8.19.
UK	4	8.25			
Sweden	5	8.62			
Luxembourg	6	8.59			
Switzerland	7	8.58			
Netherlands	8	8.53			
Norway	9	8.49			
Japan	10	8.42			

④ # Empowerment of women in Bangladesh.

Introduction:

"If you want something said, ask a man; if you want something done, ask a woman" — Margaret Thatcher
 (Former British prime Minister)

What is Women Empowerment

"Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society".

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বেগম মুম্বু ফোর্ম্যুলাৰ প্ৰক্ৰিয়া

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Dimensions of Women Empowerment

(i) Socio-Economic dimension.

(ii) Familial dimension.

(iii) Psychological dimension.

Enslavement of male domination

Causes of disempowerment of

women in Bangladesh:

we just need to raise up my voice-not so I
can shout, but so that those without
a voice can be heard-we can not
succeed when half of us are held
back → Malala Yousafzai.

Yousafzai

Nobel
Lancate
for peace

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- ① Enslavement of male domination. (P)
- ② Lack of proper Education. (M)
- ③ Unemployment. (3)
- ④ Religious bindings. (a)
- ⑤ Social rituals. (X)
- ⑥ Indifferent political parties. (not 98)
- ⑦ Engross property. #
- ⑧ Household discrimination. (not 98)

present condition of women Empowerment

- ① Women in politics. (not 98)
- ② Women in parliament. (not 98)
- ③ Women in cabinet. (not 98)

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④ Women in high ~~to~~ position in ①

Administration. 89909 to 2015 ②

⑤ ~~not~~ Women in Union Parishad ③

⑥ Women in corporate sector. ④

⑦ Women in police and defense sector. ⑤

Gender discrimination decrease chart.
(UN-Women)

Year.	Total country	Position of BD.
2007	128	100
2008	130	90
2009	134	93
2010	134	82
2011	135	69
2012	135	58
2013	135	75
2014	136	68
2015	145	64

Women in Labour-power.

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Year	percentage of women
2002-03	26.10
2005-06	29.20
2011-12	39.10

Source: CPD

⇒ In 1984, percentage of child marriage

was 52% but now its 17% — by 2040

the percentage will be zero.

8 steps of the Government of Empowering women:

- ① 27 no Article of constitution of Bangladesh, "Every citizen is equal to the eye of law and access to equal rights of law"

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② 28(1) Article says, "only ~~beg~~ for religion, community, race, gender, or, birthplace no citizen can be discriminated by the State"

③ 28(2) says, "Every in every sectors

of state and public life women will have same rights as men"

④ Government implemented Discrimination

⑤ Government act.

against women

Government sanctioned

quotas for women in public

position of

in modified form" websites

services bns go to kg 24

"good"

Mo 8:1 Mottawing

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1888-1900 24 vols.

beiter Galo **250** jungen Hamile Wolfsbach

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90 - 2010/2011 - 2011/2012 - 2012/2013

Conclusion:

Conclusion. 'କୋର ମାତ୍ର ଏକ ବ୍ୟକ୍ତି, କି କ୍ଷେତ୍ର ଦୁଇମୁଖୀଁ ହେବା;

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the tree.

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and ~~also~~ ^{not} providing ~~the~~ ^{the} ~~new~~ ^{new} magazine

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1970-92 from 2998 ft. mslv. 2000 ft. mslv.

1987-08-29 10:00 AM

(34)

(5) COP: 21

"Environmental

pollution is an
incurable disease. It can

only be prevented.

- Berry common

Introduction: climate change, also calledglobal warming, refers to the rise
in average surface temperatures on

Earth. An overwhelming scientific consensus

maintains that climate change

due to primarily to the human

use of fossil fuels, which releases

carbon dioxide and other greenhouse

gases into the air. The gas trap

heat within the atmosphere, which

can have a range of effect on

ecosystem, including rising sea levels

weather events, and droughts

severe landscapes more susceptible

that render

wildfires.

to

~~COP21~~

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The Paris Climate Conference is officially

known as the 21st Conference of the
Parties (COP) to the United Nations

Framework Convention on Climate Change
(UNFCCC), the United Nations body which
is responsible for climate and based

in Bonn - Germany

Nations climate change conference, COP21
was held in Paris, France, in 2015.

With yearly sessions of conference
it was 21st yearly session of COP
of the parties (COP) to the 1992
UNFCCC and 11th session of the
meeting of the parties to the 1992
Kyoto protocol.

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History: ① Rio Earth summit - 1992

① Rio convention: Stabilizing atmospheric

~~concentrations of greenhouse gases, UNFCCC~~

~~UNFCCC~~ was unanimously adopted.

② COP 1: 1995, Berlin, objective was to review the convention's implementation.

Kyoto, Japan.

③ COP 3: 1997, Montreal, Canada, Kyoto protocol

④ COP 11: 2005, Canada, Montreal Action plan

⑤ COP 15: 2009, Copenhagen, Denmark - Success

Kyoto protocol, Copenhagen conference.

⑥ COP 17: 2011, Durban, South Africa, Green Climate Fund was created

⑦ COP 21: 2015, Paris, France, Keeping global warming below 2°C.

1) UNFCCC: Adopted in 1992 Rio Earth summit

It was decided that the members countries of the UN will hold a conference title COP every year to observe the progress of the contract.

① Kyoto Conference: 1997, COP 3, Japan, 5.2% protocol

cut 5.2% carbon emission from 2008-12.

② Copenhagen Conference: 2009, Denmark, COP 15, Success of Kyoto protocol, cut 2 Celsius global warming.

100 billion dollar donation for poor countries failed.

③ Paris Climate Pact: 2015, COP-21, Paris.

Adoption of the Paris agreement, minimize G-W and C.E.

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Main targets of the conference:

- ① ~~To keep global warming below 2° celsius~~
within 2100.
- ② To review the roles of member states to control warming every five years.
- ③ To curtail green house gas emission to the level consistent with the absorbing power of trees, soil and sea.
- ④ To help the poor countries to adjust the climate change and建立 climate change fund.
- ⑤ To ensure the use of recycling power energy.

(2) To donate 100 billion dollar to the poor countries. for every year

(3) To change the amount of money after 2025.

(4) Developed countries lead to cut green house gas emission.

(5) Developing countries accelerating their efforts.

(6) Developing countries working as volunteers to combat climate change in the poor countries.

(7) The next step: on 22 April 2016 the agreement was deposited at the UN and open for signature.

(8) The agreement will enter into force after 55 countries that account for at least 55% of global emissions.

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Achievement of the paris climate

Agreement: COP 21 was the largest conference lead by France ever. 150000 participants attended including 20000 official delegates from governments, intergovernmental organization, UN agencies, NGOs, civil society. A historic climate compact has been sealed in Paris.

Role of Bangladesh: The Bangladesh delegation was represented by the minister of environment and forest minister at the political level and the Secretary at the same ministerial level. The negotiations in table.

Werkstatt mit dem Schwerpunkt
Technik und Informatik

Criticism: USA withdrew from Kyoto protocol,

the Copenhagen conference, COP 15 ~~way~~ ^{not} ~~substantive~~ ~~way~~

failed conference.

Conclusion:

1770-1820. ~~Europeans~~ ^{Europeans} brought a better
"method" to leave the Earth ^{method} arrived

"I project to leave the Earth a man arrived

try to leave the place than when you arrived
— Sidney Sheldon.

bulging to ^{east} ~~west~~ - ~~east~~ ~~west~~
bulging to ^{east} ~~west~~ - ~~east~~ ~~west~~

⑥ Tourism development in Bangladesh

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Introduction:

"Travel and change of place impart new vigor to the mind" → Seneca.

Definition of Tourism:

"Tourism is the temporary, short-term movement of people to destinations outside the places where they normally live and work and their activities during the stay at each destination. It includes movements for all purposes"

- Tourism Society of England

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In 1994, the United Nations identified three forms of tourism in its Recommendations on Tourism Statistics.

① Domestic tourism: Travel, involving residents within this country.

② Inbound Tourism: Involving non-residents in the given country.

③ Outbound travel: Involving residents in another country.

Tourism sectors: Pyramids - Egypt, Taj Mahal →

India, Eiffel Tower - France, Mecca, Medina -

Saudi Arabia, Gaya, Kashi - India.

Statue of Liberty → USA, COKS Bazaar -

Bangladesh, Thailand - Sea Beach

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In 2015, there were 1.133 billion international tourist arrivals worldwide, with a growth of 4.3% as compared to 1.082 billion in 2013. The top 10 international tourism destinations in 2015 were:

Rank	Country	Region	International Tourist arrivals
1	France	Europe	84.5 million
2	U.S.A	North America	72.5 million
3	Spain	Europe	68.2 million
4	China	Asia	56.9 million
5	Italy	Europe	50.2 million
6	Turkey	Europe	39.5 million
7	Germany	Europe	35.8 million
8	U.K	Europe	34.4 million
9	Mexico	N.A	32.1 million
10	Russia	Europe	31.3 million

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Tourist spots in Bangladesh

Beaches, Hill stations, Islands, Wildlife, Waterfalls, Archaeological sites

- ① Beaches: Cox's Bazar sea beach, Kuakata, Patenga, St. Martin's Island, Nijhum Dwip
- ② Hill stations: Bandarban, Khagrachari, Rangamati, Sajek, Srimongol
- ③ Islands: Chhera island, Bhola, Hatiya, Kutubdia, Manpura, Nijhum Dwip, Sandip.
- ④ Wildlife: Sundarbans, Bhawal, Lawachara forest
- ⑤ Waterfalls: Hum Hum, Madhabkunda, Nafra-Khum
- ⑥ Archaeological sites: Choto Katra, Shat-Gram, Sonargaon, Wari-Bateshwar, Maimati Mosque

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④ Architecture: Ahomani Manzil, Bara

Katra, Curzon Hall, Jatiyo Sangsad

Bhaban, Lalbagh Fort, Northbrook Hall

⑤ Religious: Kantaji Temple, Bandarban

sharmo Temple, Sixty Dome Masque

gitakunder

Bright Future of Tourism of Bangladesh

① Economic development:

② Remittance earn:

③ Employment opportunity: 1,281,000

Jobs in 2012 directly generated by

Tourism, 1.8 percent of country's total

income. 2015 - 2,714,000 or 3.8%.

by 2023 - 3,891,000 jobs or 4.2%.

④ Impact on GDP:

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- ⑤ Change in the outlook toward of the country towards foreign country.
- ⑥ Enrich culturally.
- ⑦ Revenue Earning.
- ⑧ Balance of Trade.

problem these are affecting Tourism:

- ① Infrastructure problem
- ② political unrest
- ③ scarcity of sufficient information and service
- ④ lack of publicity
- ⑤ lack of private Entrepreneur/venture.
- ⑥ lack of public venture.
- ⑦ lack of guide Efficient guide
- ⑧ lack of strong educational

1 Recommendation

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Needful for Tourism enrichment

① Implement the Tourism related rules.

② Development of infrastructure and service

③ Advertise and make publicity all over the world to attract the tourist

④ Develop the hotels, Motels, Inns, messice.

⑤ Make the country politically restful

⑥ Make the parjatan corporation more active.

conclusions: Tourism are called "Invisible Exports & Goods"

"Invisible Exports & Goods"

#(7) Political unrest in Middle East and
Flow of Remittance in Bangladesh.

Introduction: ① The Middle East countries host around 60 lakh Bangladeshi expatriates, and that is 70 percent of the total country's migrant workers.

political crisis of Arab world:

percentage wise expatriate in different countries—

Country	percentage
① Saudi Arabia	36%
② UAE	16%
③ Malaysia	10% not mentioned
④ Kuwait	8%
⑤ Singapore	4%
⑥ Libya	2%

According to 2010-11 F.Y. Expatriate

number in Middle East

Country	number of the Expatriates
① Saudi Arabia	25 lakhs 80 thousand
② UAE	86 thousands of hundred
③ Kuwait	52 thousand 3 hundred
④ Libya	35 thousand 5 hundred
⑤ Oman	29 thousand 2 hundred

challenge for own Labour Market

Effects of Middle East crisis in Bangladesh

① Remittance inflow will gradually be decreased.

• ~~Workers' flow in whole~~

F.Y	Remittance (In Million US Dollar)
2010-11	11650
2011-12	12843
2012-13	14461
2013-14	14228
2014-15	15316
2015-2016	14932

• ~~Overall cash shortage~~
 Source: Bangladesh Bank website

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② Intense unemployment problem

③ Imbalance between Export and Import

④ Sloth in poverty alleviation.

⑤ Affect on National Economy

⑥ Affect the overall economy

of the country.

#Ways to Face challenges.

① Explore New Markets.

② Enhance consciousness

③ Train the Labour.

④ Help returning the Labours.

⑤ creation of substitute Employment opportunities.

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- ⑤ Loan Sanction for the migrant Labour.
- ⑥ Role of Bangladeshi Foreign Mission.

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Conclusion:

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BCS, Bank
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